

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	4621918
<b>Application Number:</b>	10631970
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	3665
<b>Title of Invention:</b>	Payment processing with selection of a risk reduction technique
<b>First Named Inventor/Applicant Name:</b>	Daniel Lee Hamilton
<b>Customer Number:</b>	72386
<b>Filer:</b>	William Thomas Cook/Maple Tran
<b>Filer Authorized By:</b>	William Thomas Cook
<b>Attorney Docket Number:</b>	23952-0108
<b>Receipt Date:</b>	16-JAN-2009
<b>Filing Date:</b>	01-AUG-2003
<b>Time Stamp:</b>	14:03:46
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$810
RAM confirmation Number	10011
Deposit Account	195029
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

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## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		Amendment_and_Response.pdf	141613 30d6d4a621396a8bc38bc44a9f5c00b54f5d	yes	16
<b>Multipart Description/PDF files in .zip description</b>					
	<b>Document Description</b>		<b>Start</b>		<b>End</b>
	Amendment Submitted/Entered with Filing of CPA/RCE		1		1
	Claims		2		11
	Applicant Arguments/Remarks Made in an Amendment		12		16
<b>Warnings:</b>					
<b>Information:</b>					
2	Request for Continued Examination (RCE)	RCE.pdf	718194 01fafbc3f079fe4543934a0b6a3c0b0a86cc26	no	3
<b>Warnings:</b>					
<b>Information:</b>					
3	Information Disclosure Statement Letter	IDS_Transmittal.pdf	74812 8c20028c444f00f9f8f160117cc0e5c1191c9	no	2
<b>Warnings:</b>					
<b>Information:</b>					
4	Information Disclosure Statement (IDS) Filed (SB/08)	Form_1449.pdf	789575 d9b0c5bc15f7dbcf0fca0b160872c08b45742b1cc	no	4
<b>Warnings:</b>					
<b>Information:</b>					
5	NPL Documents	2008-01-24_NFOA_App10631973.pdf	1061709 91c6c5c1308a271ec3f098c991b0d5b917cbe51d	no	28
<b>Warnings:</b>					
<b>Information:</b>					
6	NPL Documents	2008-05-14_FOA_App10631972.pdf	1442837 61bd2dc1e094a25e429Mda3e416cc37f600c	no	39
<b>Warnings:</b>					

Information:					
7	NPL Documents	2008-07-09_NFOA_App10631971.pdf	725125 b6b16e87a584927182c14462134b160057f8a5c9	no	22
Warnings:					
Information:					
8	NPL Documents	2008-07-10_FOA_App10631973.pdf	615310 47f55dc4ebd4f526a0ba0f152c2a7345d791f09f7	no	17
Warnings:					
Information:					
9	NPL Documents	2008-10-30_NFOA_App10631972.pdf	615543 507cc0d4ee0f31ceda05966f92726493514826	no	20
Warnings:					
Information:					
10	Fee Worksheet (PTO-06)	fee-info.pdf	30195 b7648a7926d59592f1b02ba0dc001d2f8b1fc0f0d	no	2
Warnings:					
Information:					
Total Files Size (in bytes):			6214913		
<p>This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.</p> <p><b><u>New Applications Under 35 U.S.C. 111</u></b> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.</p> <p><b><u>National Stage of an International Application under 35 U.S.C. 371</u></b> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.</p> <p><b><u>New International Application Filed with the USPTO as a Receiving Office</u></b> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.</p>					